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Attorney General Biden Joins United States Senators in Seeking Expanded Housing Assistance for Troops

Propose expanding rights under SCRA and extending foreclosure protections to surviving spouses

WASHINGTON, DC – In an effort to protect the financial well-being of thousands of U.S. troops and their families, Attorney General Beau Biden joined U.S. Senators Jack Reed (D-RI), Dick Durbin (D-IL), Sheldon Whitehouse (D-RI), and Mark Begich (D-AK) at the United States Capitol today to call for new rights and protections for military personnel beyond the Servicemembers Civil Relief Act (SCRA).

Today, they joined representatives from the Military Officers Association of America; the American Legion; AMVETS; the Non Commissioned Officers Association; and other organizations whose mission is supporting a strong national defense and the men and women who defend our nation, in offering new plans to help servicemen and women with their housing needs and minimize the financial stress of deployment so they can focus on protecting our country.

Military families have been disproportionately impacted by the housing crisis. While the recent housing market has proven challenging for many homeowners, military families face unique challenges because they transfer on orders and may be unable to buy or sell their house at a financially appropriate time. Additionally, foreclosure can affect a servicemember's security clearance and career track.

Under current law, the SCRA caps the interest rate on mortgage loans to active-duty members of the military at 6 percent and prohibits lenders from foreclosing on homes owned by active-duty members of the military without a judge's order.

Biden, Reed, Durbin, Whitehouse, and Begich want to see the law strengthened and expanded to:

- Make it easier for active-duty personnel to claim deployment-related financial and credit protections by expanding what could be submitted to constitute "military orders;"

- Extend foreclosure protections to surviving spouses; and
- Facilitate the transition from off-base to on-base housing by making it easier to terminate residential leases early and without penalty if on-base housing becomes available.

“Military personnel and their families make extraordinary sacrifices for our country every day, and we owe them much more than a debt of gratitude,” Attorney General Biden said. “Since the Civil War, our duty toward servicemembers has included ensuring that the legal protections available to them adapt to meet current challenges. The foreclosure crisis has hit military families with many of these new challenges, and I’m proud to stand with Senator Reed in this effort to make the law work as hard for our servicemembers as they do for us.”

“Giving our troops time to prepare for deployment and get their financial affairs in order is central to mission readiness. Soldiers who are fighting on the frontlines to protect our country shouldn’t have to needlessly fight with creditors and landlords back home. We must ensure the laws that protect our troops keep pace with the challenges they face,” said Senator Reed. “The Servicemember Housing Protection Act will make it easier for servicemen and women to get their affairs in order with creditors prior to deployment, extend foreclosure protection to surviving spouses, and ensure they have the opportunity to move into on-base housing when it is available.”

“Our deployed servicemembers should not have to worry about whether their family will be forced out of their home because of foreclosure,” Senator Durbin said. “This bill increases protections for our fighting men and women and ensures that they are not penalized or foreclosed upon while they are deployed overseas. I’m urge my colleagues to join Senator Reed in support of this common sense bill to ensure our servicemembers are treated fairly.”

“Our troops serving abroad face countless threats every day, and we should do everything we can to help keep them and their families in their homes,” said Senator Whitehouse. “Senator Reed’s important legislation will acknowledge the unique challenges of military service by expanding foreclosure and other protections for servicemembers and their families.”

“Honoring our commitment to our military men and women means making it easier for them to have a place to call ‘home’ and raise a family. This bill recognizes the unique challenges our service members face and helps to ensure that there are proper financial protections in place to take care of all military personnel, surviving spouses, and their families,” said Senator Begich.

The Servicemember Housing Protection Act (S. 3179) is cosponsored by Senators Reed, Durbin, Begich, Whitehouse, and Sherrod Brown (D-OH). It has been referred to the Senate Committee on Veterans’ Affairs.

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